



Plan Participant

Re: AGC of Washington
401(k) Savings Plan

Dear Participant:

We are pleased to announce that information regarding your retirement account is now available over the telephone or via the Internet. This service is available 24 hours a day, seven days a week (except during periodic maintenance).

Your Personal Identification Number (PIN) has been set to your Date of Birth in MMDDYY format. (So if your Date of Birth is July 5, 1958, your PIN will be 070558.) We strongly encourage you to change your PIN when you first access your account.

Your PIN is necessary in order to access your account via the Interactive Voice Response (IVR) and Internet.

Access to your account is available by calling **(800) 370-9601** or logging on to ***www.invesmart.com***. When prompted, enter your User ID (Social Security Number) and Password (PIN). For further information on using the system, please refer to the attached iInvest instruction sheet.

To protect your account, we recommend that you memorize your PIN. You are permitted to change your PIN while using the IVR or Internet.

If you have any problems accessing your account or have questions regarding this service, please contact us at (800) 370-9601.

Invesmart, Inc.

iInvest

iInvest is a combination voice response system and web site that gives you immediate account balance information and the ability to transact your retirement investments. ***iInvest*** is available 24 hours a day, seven days a week.

Via the Internet - through www.invesmart.com participants can place trades, request loans, access balance and vesting information, as well as learn more about retirement plan investing.

- Direct your web browser to www.invesmart.com
- Click “Log In” on the toolbar located on the upper left side of the screen. This will take you to the Retirement Information Center. Click “Plan Participant”, this will launch requesting your User ID and Password. Initially, your Password is your Date of Birth (in MMDDYY format with no slashes). We strongly encourage you to customize your Password after your initial Login. Enter both without dashes and click “Log In”.
- When you have finished utilizing ***iInvest*** you must click the “Log Out” button in the upper left corner.

Via the Voice Response System – By calling 800-370-9601 you may access account information and execute transactions. A script will talk you through each ***iInvest*** service.

- ***Account Balances:*** ***iInvest*** will provide instructions to obtain total account balance information; vested account balance; and account balance of each investment option.
- ***Account Information:*** This will provide current deposited amounts; available funds and pricing and fund rates of return. This selection will also allow you to change contribution percentages.
- ***Changing Investments of Accounts:*** This will change investment allocations on future contributions and reallocate your existing account balance.
- ***Loan Information:*** If your plan offers loans, this option will be available to you. You will be able to get information on current outstanding loans and payment information.
- ***Changing your PIN Number:*** Your PIN Number (Personal Identification Number) must be five digits.
- ***Pending Account Changes:*** This will enable you to hear any pending transaction you may have.
- ***Participant Service Center:*** A Participant Service Representative is available between 5 am – 5 pm (Pacific Time) to assist you with your account.

Invesmart is not responsible for lost earnings resulting from trading delays caused by temporary system failures or maintenance.